

# Complaints Handling Policy

Stripe Payments Australia Pty Ltd

ABN 66 160 180 343

November 2022

If you have questions or suggestions about this Complaints Handling Policy or complaints-related queries, please contact [complaints@stripe.com](mailto:complaints@stripe.com).

## Overview

Stripe Inc. and all its entities and subsidiaries, including but not limited to Stripe Payments Australia Pty Ltd (“Stripe”), expect our employees to maintain the highest standards of ethics and compliance with applicable laws and rules. We are committed to addressing the needs and concerns of our users. By this, we mean the entity or person (“you” or “user”) who uses Stripe’s services.

This Complaints Handling Policy (“Policy”) outlines our handling of complaints made against Stripe Payments Australia Pty Ltd. This Policy should be read in conjunction with the Stripe Services Agreement for Australia (<https://stripe.com/au/ssa>).

## What is a complaint?

Broadly, for the purposes of this Policy, Stripe defines a complaint as follows:

*An expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.*

## What is not a complaint?

The following is not considered to be “complaints” and not covered by this Policy.

- employment related complaints raised by Stripe staff;
- comments made about Stripe where a response is not expected, such as feedback provided in surveys or reports intended to bring a matter to Stripe’s attention. Please note that feedback is valuable to Stripe even if we cannot reply in all instances.
- hardship notices or requests to postpone enforcement proceedings, unless user raises issues that meet the definition of complaint; and
- reports of unauthorised transactions and disputed transactions under a chargeback process. However, we consider a complaint is made if the user raises separate issues related to the transaction that meet the definition of a complaint, or expresses dissatisfaction with the outcome or handling of the unauthorised or disputed transaction.

## Who is a Complainant?

A complainant for the purposes of this Policy is a Stripe user who is either a) an individual; or b) a small business that had less than 100 employees at the time of the act or omission by Stripe that gave rise to the complaint.

This Policy does not cover complaints brought by persons or organisations that are not Stripe users, including those who make payments to Stripe users (“End Customers”). In the event that we receive a complaint from an End Customer that is not a Stripe user, we will follow our normal support process and redirect the End Customer to the appropriate user.

## How to make a complaint

Stripe offers multiple lodgement methods. Users can make complaints to Stripe using phone, email, letter, social media<sup>1</sup>, or online. A complaint may be in written or verbal format; however, we encourage you to make complaints in writing so as to be clear and unambiguous. For example, a complaint can be made via <https://stripe.com/complaints> or by contacting Stripe Support: <https://support.stripe.com/questions/contact-stripe-support>.

For users who may have difficulty making the complaint or accessing Stripe’s complaints handling process, Stripe will provide additional assistance to ensure such users are not barred from understanding their rights or raising complaints arbitrarily. For example, Stripe may offer translators or language support for users who have language difficulties.

## Complaint Process

Upon receiving your complaint, Stripe will take below key steps to deal with the complaint.

- Acknowledgement - Stripe acknowledges the receipt of your complaint verbally or in writing as soon as practicable and within the time frame set in this Policy;
- Assessment - Stripe carefully assesses the nature of the complaint and considers whether there is an opportunity to resolve the issue at an early stage and take actions accordingly;
- Investigation - Stripe investigates the complaint and considers the ideal resolution;

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<sup>1</sup> This includes posts made on a social media channel or account owned or controlled by Stripe, where Stripe is the subject of the post, and the author is both identifiable and contactable. Complaints made on third party social media accounts or channels will not be considered.

- Response - Stripe provides a written response to you with the final outcome of your complaint within the time frame set in this Policy.

## Response time

Stripe aims to:

- Acknowledge your complaint as soon as practicable and no later than **5 business days** of Stripe receiving the complaint.
- Provide a final response within **30 calendar days**.
  - A final response may not be provided in the event that a complaint is closed by the end of the **5th business day** after receipt, and 1) the complaint is resolved to the complainant's satisfaction, or 2) Stripe has given you an explanation and/or apology when Stripe can take no further action to reasonably address the complaint.
  - A final response will still be provided if the complainant requests a written response, even where the complaint is closed by the end of the 5th business day.
- Where we are unable to reach a final conclusion within that time frame, Stripe will provide a delay notification setting out the reason for the delay and an indication as to when a final response can be expected. Stripe will also inform you of your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied.

## What you can expect from our response

Unless verbal, Stripe's response will be in the format in which it was received (i.e. email if email, paper if paper). Verbal complaints will be responded to via email.

The final response will either:

- Accept the complaint and where appropriate, offer redress or remedial action; OR
- Offer redress or remedial action without accepting the complaint; OR
- Clearly explain Stripe's position, findings and reasons for the decision in the event that we reject or partially reject the complaint.

Where redress or remedial action is deemed appropriate, Stripe will deliver on this offer promptly.

If you don't respond, or if you indicate acceptance, Stripe considers a complaint resolved.

We will also notify you of your right to take the complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our response:

- [www.afca.org.au](http://www.afca.org.au). This is the website of the AFCA which provides details of the complaints that can be made to the AFCA and its process.
- Mailing address: GPO Box 3, Melbourne VIC 300.
- Phone: +1800 931 678.

### Record Retention

Complaints and records associated with customer complaints are kept for a minimum of seven years in line with Stripe's record retention policy.